

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application Of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

MAY 04 2007

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: Automated Loan Risk Assessment System and Method

Address to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**37 CFR 1.97(b)**

1. ☐ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☒ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);**OR**☒ the fee set forth in 37 CFR 1.17(p).

05/04/2007 EAREGAY1 00000052 503571 10046945

01 FC:1006 100.00 DA

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: Automated Loan Risk Assessment System and Method

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. 503571 as described below.
- ☒ Charge the amount of \$180.00
- ☒ Credit any overpayment.
- ☒ Charge any additional fee required.
- ☐ Payment by credit card. Form PTO-2038 is attached.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fa: _____)
(Date) _____
Signature _____
Typed or Printed Name of Person Signing Certificate _____

Certificate of Mailing by First Class Mail

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <u>4/30/07</u>
(Date) _____
Signature of Person Mailing Correspondence _____
Janelle Fava
Typed or Printed Name of Person Mailing Certificate _____

*This certificate may only be used if paying by deposit account.

Mark E. Nikolsky
Signature

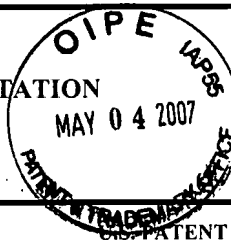
Dated: 4/30/2007

Mark E. Nikolsky
Registration No. 48,319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

cc:

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Docket Number (Optional)

97171-00006

Application Number

10/046,945

Applicant(s)

Halper, et al.

Filing Date

01/14/2002

Group Art Unit

3692

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1	6,820,069	11/16/2004	Kogan, et al.	706	46	06/16/2000
	2	6,006,242	12/21/1999	Poole, et al.	707	531	04/05/1996

U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	3	US 2003/0229581 A1	12/11/2003	Green, et al.	705	38	05/07/2003

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS

(Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.